

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

KERRY PATRICK SEIFEN
LUANN ELLEN SEIFEN
Debtor(s)

Case No. 18-21729CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/01/2018.
- 2) The plan was confirmed on 06/08/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/17/2019, 07/16/2021, 09/10/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/23/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,601.01.
- 10) Amount of unsecured claims discharged without full payment: \$31,322.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$68,258.41
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$68,258.41

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$12,138.34
Court Costs \$0.00
Trustee Expenses & Compensation \$3,130.69
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$15,269.03

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AJX MORTGAGE TRUST I - DE TRUST	Secured	127,701.00	135,402.08	890.83	890.83	0.00
AJX MORTGAGE TRUST I - DE TRUST	Secured	0.00	0.00	5,043.83	5,043.83	0.00
AJX MORTGAGE TRUST I - DE TRUST	Secured	0.00	0.00	0.00	36,120.76	0.00
AJX MORTGAGE TRUST I - DE TRUST	Secured	0.00	25,230.37	0.00	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	NA	330.49	0.00	0.00	0.00
ANGOTT SURGICAL	Unsecured	45.00	NA	NA	0.00	0.00
AVELO MORTGAGE++	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	0.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	0.00	NA	NA	0.00	0.00
CACH LLC-ASSIGNEE	Unsecured	1,177.00	1,177.43	1,177.43	0.00	0.00
CACH LLC-ASSIGNEE	Unsecured	373.00	372.68	372.68	0.00	0.00
CANONSBURG BOROUGH (SWG)**	Secured	NA	NA	766.61	766.61	321.65
CANONSBURG BOROUGH (SWG)**	Secured	NA	NA	608.71	608.71	0.00
CANONSBURG BOROUGH-GARBAGE	Secured	NA	0.00	221.30	221.30	168.92
CANONSBURG BOROUGH-GARBAGE	Secured	NA	0.00	101.41	101.41	0.00
CANONSBURG HOSPITAL	Unsecured	310.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	3,012.00	NA	NA	0.00	0.00
CASHCALL INC(*)	Unsecured	1,377.00	NA	NA	0.00	0.00
CITIFINANCIAL SERVICING LLC++	Unsecured	10,991.00	NA	NA	0.00	0.00
CLEARVIEW FEDERAL CREDIT UNIO	Unsecured	736.00	736.08	736.08	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	100.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	75.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	60.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	375.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Unsecured	1,153.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	191.00	NA	NA	0.00	0.00
FASHION BUG++	Unsecured	0.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	4,464.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	3,654.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	2,936.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	60.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GREATER WASHINGTON ROAD++	Unsecured	22.10	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	330.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,095.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	656.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,165.00	NA	NA	0.00	0.00
KLINGENSMITH HEALTH CARE	Unsecured	8.60	NA	NA	0.00	0.00
KLINGENSMITH HEALTH CARE	Unsecured	137.12	NA	NA	0.00	0.00
LIFELINE CENTERS GREENSBURG++	Unsecured	45.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES II LLC	Unsecured	4,779.00	0.00	0.00	0.00	0.00
RECEIVABLES PERFORMANCE MAN.	Unsecured	2,050.00	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	33.14	NA	NA	0.00	0.00
SW PA PULMONARY & SLEEP MEDIC	Unsecured	45.00	NA	NA	0.00	0.00
TD BANK NA(*)	Unsecured	1,104.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	7,458.00	22,581.34	22,581.34	0.00	0.00
VANGUARD FINANCIAL SERVICES	Secured	2,000.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	0.00	91.28	91.28	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,075.50	1,075.50	0.00	0.00
WASHINGTON FAMILY MEDICINE	Unsecured	25.00	NA	NA	0.00	0.00
WASHINGTON FAMILY MEDICINE	Unsecured	25.00	NA	NA	0.00	0.00
WASHINGTON FAMILY MEDICINE	Unsecured	25.00	NA	NA	0.00	0.00
WASHINGTON FAMILY MEDICINE	Unsecured	50.00	NA	NA	0.00	0.00
WASHINGTON HEALTH SYSTEM	Unsecured	122.35	NA	NA	0.00	0.00
WASHINGTON HEALTH SYSTEM	Unsecured	35.15	NA	NA	0.00	0.00
WASHINGTON HEALTH SYSTEM	Unsecured	176.60	NA	NA	0.00	0.00
WASHINGTON HEALTH SYSTEM	Unsecured	34.73	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	2,974.25	0.00	0.00	0.00
WESTLAKE FINANCIAL SERVICES(*)	Secured	NA	12,159.46	8,745.36	8,745.36	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$5,934.66	\$42,055.42	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,745.36	\$8,745.36	\$0.00
All Other Secured	\$1,698.03	\$1,698.03	\$490.57
TOTAL SECURED:	\$16,378.05	\$52,498.81	\$490.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,034.31	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$15,269.03</u>
Disbursements to Creditors	<u>\$52,989.38</u>

TOTAL DISBURSEMENTS : **\$68,258.41**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/19/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.